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Attorney's Docket No. 06128/260159

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Becerra et al. Confirmation No.: 4368
Appl. No.: 10/664,483 Art Unit: 3626
Filed: September 19, 2003 Examiner: Natalie Pass
For: SYSTEMS AND METHODS FOR PROVIDING INSURANCE AND NON
INSURANCE PRODUCTS

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT
CITATION UNDER 37 C.F.R. § 1.97**

Sir:

Attached is a list of documents on form PTO-1449 along with a copy of any cited foreign patent documents and non-patent literature documents in accordance with 37 CFR 1.98(a)(2).

It is requested that the Examiner consider these documents and officially make them of record in accordance with the provisions of 37 C.F.R. § 1.97 and Section 609 of the MPEP. By identifying the listed documents, Applicant in no way makes any admission as to the prior art status of the listed documents, but is instead identifying the listed documents for the sake of full disclosure.

Respectfully submitted,

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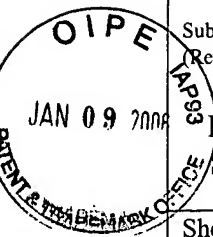
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(Revised 07/2005)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	10/664,483
Filing Date	September 19, 2003
First Named Inventor	Becerra et al.
Group Art Unit	3626
Examiner Name	Natalie Pass
Attorney Docket Number	06128/260159

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No.	Document Number Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages of Relevant Figures Appear
	1	US-2001/0042022	11-15-2001	Kirkpatrick et al.	
	2	US-2001/0051884	12-13-2001	Wallis et al.	
	3	US-2004/0122697 A1	06-24-2004	Becerra et al.	
	4	US-5,208,853	05-04-1993	Armbruster et al.	
	5	US-6,208,853	03-27-2001	LoVasco et al.	
	6	US-6,519,470	02-11-2003	Rydbeck	

OTHER DOCUMENTS

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	English Language Translation Attached
	7	AMAZON.COM, HP "Protect Your Investment" Offer, Retrieved 2/21/03 from Internet Site http://www.amazon.com/exec/obidos/tg/feature/-/255067/002-6628295-2979223 , Page 1-2	
	8	CARE Four (UK) LTD, The ER Show, Retrieved 2/24/03 from Internet Site http://www.care4.co.uk/er_show_report.htm , Pages 1-2	
	9	BARCLAYCARD, Extended Warranty, Retrieved 2/21/03 from Internet Site http://www.barclaycard.co.uk/Card_Benefits/Warranty/ , Pages 1-2	
	10	HI-TECH E COMMERCE, Free Extended Warranty, Retrieved 2/21/03 from Internet Site http://hitechmall.com/canon/frexwarr.htm , Page 1 of 1	
	11	HARMONY AUDIO VIDEO, Free Extended Warranties, Retrieved 2/21/03 from Internet Site http://www.harmonyaudiovideo.com/Sales_Policies/sales_policies.shtml , Pages 1-1	
	12	HP BUSINESS SOLUTIONS, Turn Up The Volume, May/June 2002, Retrieved from Internet Site http://www.hp.com/go/mfp22 , Pages 1-12	
	13	FREEBIE-OF-THE-DAY, May 10 - Free Warranties, Retrieved 2/21/03 from Internet Site http://www.freebie-of-the-day.com/MAY.htm , Pages 1-28	
	14	MCGILL NEWS, At Your Service, Retrieved 2/22/03 from Internet Site http://www.news-archive.mcgill.ca/sp99/service.htm , Pages 1-10	
	15	THE MORNING NEWS, American Standard Advertisement, September 23, 1999, Page A5	
	16	FREEBIE-OF-THE-DAY, Archives, Retrieved 2/21/03 from Internet Site http://www.freebie-of-the-day.com/ARCHIVES.HTM , Pages 1-2	
	17	RESEARCHANDMARKETS.COM, UK Extended Warranty 2002, Retrieved 2/21/03 from Internet Site http://www.researchandmarkets.com/reports/1854/1854.html , Pages 1-11	
	18	GARY FAGG, When Worlds Converge, Contingencies, January/February 2003, Pages 24-28	

Examiner
Signature

Date
Considered

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.